

Title: SYSTEMS AND METHODS FOR EVALUATING COMMERCIAL
REAL ESTATE PROPERTY USING STOCHASTIC VACANCY
INFORMATION

ABSTRACT OF THE DISCLOSURE

Systems and methods are provided for evaluating a property using stochastic vacancy information. According to one embodiment, a first stochastic value associated with a property is determined. For example, an interest rate or a market rent associated with the property may be determined.

- 5 A second stochastic value, associated with vacancy information, is also determined. The first and second stochastic values are then used to predict income and/or debt service coverage ratio information associated with the property. The determinations of the stochastic values can be repeated in accordance with a Monte Carlo simulation to evaluate a potential loan
- 10 associated with the property.